

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS

In re: MICHAEL F. CROUCH	§	Case No. 08-73600
TRACY A. CROUCH	§	
	§	
Debtors	§	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Lydia S. Meyer, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 11/06/2008.
- 2) The plan was confirmed on 01/09/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on 08/24/2009, 10/07/2011.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 11/02/2009.
- 5) The case was completed on 01/02/2014.
- 6) Number of months from filing or conversion to last payment: 61.
- 7) Number of months case was pending: 65.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$3,050.00.
- 10) Amount of unsecured claims discharged without full payment: \$90,716.63.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$ 107,495.03	
Less amount refunded to debtor	\$ 1,439.09	
NET RECEIPTS		\$ 106,055.94

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 2,997.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 6,440.66	
Other	\$ 0.00	
TOTAL EXPENSES OF ADMINISTRATION		\$ 9,437.66
Attorney fees paid and disclosed by debtor:	\$ 503.00	

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
BRIAN A. HART LAW OFFICES	Lgl	3,500.00	3,500.00	3,500.00	2,997.00	0.00
LVNV FUNDING LLC	Sec	7,000.00	5,410.64	5,410.64	5,410.64	74.67
ASSOCIATED BANK	Sec	0.00	11,047.69	0.00	0.00	0.00
FIFTH THIRD BANK	Sec	3,070.00	2,739.26	2,719.68	2,719.68	145.12
FIFTH THIRD BANK	Uns	0.00	0.00	0.00	0.00	0.00
TOYOTA MOTOR CREDIT	Sec	8,550.00	10,016.88	10,016.68	10,016.68	648.25
TOYOTA MOTOR CREDIT	Uns	450.00	0.00	0.20	0.20	0.00
WELLS FARGO BANK NA	Sec	1,400.00	3,078.33	3,078.33	3,078.33	0.00
ADVANCE CASH EXPRESS	Uns	480.00	400.00	400.00	400.00	0.00
MUTUAL MANAGEMENT SERVICES	Uns	800.00	1,240.45	1,240.45	1,240.45	0.00
ASSET ACCEPTANCE CORP	Uns	1,247.00	1,247.48	0.00	0.00	0.00
ATG CREDIT, LLC	Uns	134.00	NA	NA	0.00	0.00
FIA CARD SERVICES aka BANK OF	Uns	5,762.00	5,762.39	5,762.39	5,762.39	0.00
PRA RECEIVABLES MANAGEMENT	Uns	250.00	15,876.96	15,876.96	15,876.96	0.00
BENEFICIAL	Uns	10,661.17	7,753.22	7,753.22	7,753.22	0.00
BLITT & GAINES P.C.	Uns	6,146.93	NA	NA	0.00	0.00
CAPITAL ONE	Uns	3,944.00	NA	NA	0.00	0.00
CAPITAL ONE BANK	Uns	3,612.18	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
CAPITAL ONE FINANCIAL CORP	Uns	0.00	NA	NA	0.00	0.00
CHECK N GO	Uns	750.00	NA	NA	0.00	0.00
LVNV FUNDING LLC	Uns	12,627.00	3,330.01	3,330.01	3,330.01	0.00
COLLECTION COMPANY OF	Uns	148.00	NA	NA	0.00	0.00
CONTINENTAL FINANCE	Uns	187.78	NA	NA	0.00	0.00
CREDITORS PROTECTION SERVICE	Uns	2,579.00	NA	NA	0.00	0.00
FCNB MASTER TRUST	Uns	974.00	NA	NA	0.00	0.00
FIRST BANK OF DELAWARE	Uns	187.00	NA	NA	0.00	0.00
PREMIER BANKCARD/CHARTER	Uns	401.00	408.78	408.78	408.78	0.00
EAST BAY FUNDING LLC	Uns	6,057.56	6,261.56	6,261.56	6,261.56	0.00
GEMB / LEATH	Uns	1,203.00	NA	NA	0.00	0.00
HOUSEHOLD FINANCE	Uns	11,319.00	NA	NA	0.00	0.00
IMAGINE / FIRST BANK OF	Uns	640.00	NA	NA	0.00	0.00
CHASE BANK USA NA	Uns	1,027.00	1,027.30	1,027.30	1,027.30	0.00
LVNV FUNDING	Uns	3,330.00	NA	NA	0.00	0.00
MUTUAL MANAGEMENT SERVICES	Uns	1,554.82	257.40	257.40	257.40	0.00
NORMAN CROUCH	Uns	50,000.00	NA	NA	0.00	0.00
NORTHERN ILLINOIS IMAGING	Uns	672.00	NA	NA	0.00	0.00
PHYSICIANS IMMEDIATE CARE	Uns	1,077.80	NA	NA	0.00	0.00
R & B RECEIVABLES	Uns	1,363.00	NA	NA	0.00	0.00
ROCKFORD ANESTHESIOLOGISTS	Uns	127.20	NA	NA	0.00	0.00
ROCKFORD MERCANTILE AGENCY	Uns	1,472.00	1,472.46	1,472.46	1,472.46	0.00
ROCKFORD ORTHOPEDIC	Uns	635.24	NA	NA	0.00	0.00
SALLIE MAE GUARANTEE	Uns	30,332.00	30,311.68	30,311.68	30,311.68	0.00
SECURITY CREDIT SYSTEMS	Uns	1,043.08	NA	NA	0.00	0.00
TRS	Uns	643.42	NA	NA	0.00	0.00
MUTUAL MANAGEMENT SERVICES	Uns	0.00	422.50	422.50	422.50	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 3,078.33	\$ 3,078.33	\$ 0.00
Debt Secured by Vehicle	\$ 12,736.36	\$ 12,736.36	\$ 793.37
All Other Secured	\$ 5,410.64	\$ 5,410.64	\$ 74.67
TOTAL SECURED:	\$ 21,225.33	\$ 21,225.33	\$ 868.04
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL PRIORITY:	\$ 0.00	\$ 0.00	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 74,524.91	\$ 74,524.91	\$ 0.00

Disbursements:

Expenses of Administration	\$ 9,437.66	
Disbursements to Creditors	\$ 96,618.28	
TOTAL DISBURSEMENTS:		\$ 106,055.94

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: 04/25/2014

By: /s/ Lydia S. Meyer
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.